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By Times-Dispatch Carrier Delivery

urbs), Manchester & Petersburg. Dally, with Sunday. 14 cents. Dally, without Sun. 10 cents. Sunday Only..... 5 cents. \$6.50 \$4.50

Truisms, whether they lie in th depths of thought or on the surface, are at any rate the pearls of experience.

—George Meredith.

ownership in Richmond.

should own its streets, parks, markets, engine houses and schools, but there it

a movement on the part of the city

out his extensive properties here and seek a more liberal community for ex-

College Women and Matrimony

The question as to the appropriateness to be in its youth. We now suspect it of being one of those few immortal ques tions that are not born to die. Discus this time was introduced by Dr. Kate Gordon, A. M., professoress of psy-chology at Mt. Holyoke College. Mt. fame of the trade-mark Hall of Fame Lyon. New Dr. Gordon is crowding i college is a place to cultivate character and judgment.

Dr. Gordon is a woman and a graduate of a woman's college, and we are neither We have a gentle hesitancy, therefore in venturing to argue with her, Anyway, we feel sure that only a carcless slip led her into implying that a training that developed a young woman's character and judgment was failing to fit her for matrimony. We are positive that Dr. Gordon meant only that the years spent in developing character and judgment might have been spent more profitably, from the marital standpoint, at we should maintain that the Doctor is wrong. Sound character and a philosophical temper, we imagine, will 'ge through crises in double-harness life cookery would not suffice to stave of wreck and ruin. This in despite of certain cynical maxims to the contrary, And further, a bookish turn will un on those occasions when husbands are

Miss Gordon's further remarks are in teresting. Despite the popularity which wedded estate has always obtained | ject.

estate has been by recent writers and thinkers a trine overworked." It is, of course, true that Miss Gordon might hink differently of the estate if she had tried it, but it is equally true that she might think worse of it. Writers for the comic weeklies would, of course, incline to the latter view. If they are not cynical about matrimony, where's the joke? As to race suicide, the Doctor is rather ngainst Mr. Roosevelt than with him Practically speaking, "a woman has no business to be a mother until she can demonstrate her ability to be something else." And again: "If it be the business of a domestic woman to rear a large famher reward in worldly goods is inversely proportional to her success; for with must be made to reach further." Which suggests that the Doctor would possibly favor a system of State subsidies on the birth-rate basis-a doctrine which the Socialists would no doubt gladly put into

But enough of this thrashing about a lelicate and difficult subject. Higher education for women seems to be scarcely cessfulness of a woman's domestic career, so far as she personally can contemperament and character-native possessions which a college education can ing for home, husband and children no do more than superficially medify it. nan rather helpful than hurtful. But matrimony is not a science, and a whole Dr. Gordon's views are not, in general, pleased to find ourselves in entire accord day's work. A woman's estimate of her when she comes to appreciate the effor by which he supports her. This is a will give instant and hearty assent.

The Best Life Insurance.

President Richard A. McCurdy, of th New York Life Insurance Company, said Insurance Investigating Committee, that and to pay them at the time of their deat? but during their lifetime not one penny. functions of a life insurance company. he added, "to consider it as a company for the purpose of making money or declaring dividends to the persons who pay the premulms." In explanation of this he has since said he referred, of course, to cash dividends

For our part we believe that no dividends should be paid at any time. We believe that the entire system of "participating policies" is wrong. In our view out a policy at a higher rate under promise that his policy will share in the more than its face value at maturity We do not believe in the speculative feature. It is better for the policyhold er to get the largest amount of insurance at the lowest possible cost, consistent with discreet and scientific meth-

our meaning. A man of 35 applies for insurance, and we will suppose that he wants a twenty-payment policy. If he takes out a participating policy the premium will be about \$36.95 per year on the thousand. But if he takes out a non-participating policy the rate will be only \$20.94 a thousand. In twenty years the former policy will cost him \$120 a must take his chances on the earnings of the company to reimburse him for the excess of premiums. Why take chances at all? Why not save his "dividends" policy? Further to illustrate it may be mentioned that a participating policy such as we have described at \$36.95 per thousand per year would mature in 20 years, whereas at a very slight increase in premium (\$37.02) a non-participating policy would mature in fifteen years.

If all insurance were written on the 'non-participating", basis men would be able to take out and carry more insurance for the same money, and life insurance companies would not be tempted to employ their surplus in all sorts of syndicate operations and speculative ventures in order to earn dividends for the policyholders. In life insurance the prime object should be to protect the insured, and every species of speculation should be eliminated.

Judge Lewis's Complaint.

In a statement printed in The Times Dispatch, Judge L. L. Lewis complains that this paper has several times referred editorially to his official letter of 1876 on the subject of sending troops to Petersburg as an "affidavit," and again that we did not quote the letter in full, several important passages being left out. We referred to this "official letter" as

an "affidavit," because it was so designated in the Congressional Record, as cited by us in the original article, and we did not quote it in full, because the full text of the letter or affidavit, or whatever it was, was not quoted in full in the Congressional Record. We employed it as we found it in print, and if the whole document had been found there, we should, of course, have printed it in full; or, if Judge Lewis had sent it to us we should have printed it in full; or, if he had addressed any comcounication to this paper on the subject, it would have been printed as prominently as any comment of ours on the sub-

The Times-Dispatch will do what it can

ticket, but it desires to deal fairly with Judge Lewis, and he was so assured it person soon after the campaign opened

A Possibility.

"Come closer," said President Roosevelt to the veterans at Soldiers' Homo. The President is getting closer to the Southern people and the Southern vetwhat he has it in mind and heart to do something substantial for the disabled soldiers of the Confederacy?

Newspaper dispatches indicate rather plainly that the Republican organization is becoming somewhat torn to pieces by internal differences on matters of tariff revision and rate regulation. General Charles H. Grosvenor, accounted of old staunch wheel horse, has declined to speak in Philadelphia under the auspices of the Republican machine, alleging that he has gotten in the way of speaking the truth in his speeches, and "sometimes that doesn't help the people who have invited him to speak." Secretary Taft is to make his only speech of the campaign at Akren, O., on October 21st. Senator Foraker, whose recent expresisons have sentiment, is to speak on the same occasion. Should Mr. Taft undertake to critcreated. The House contains many Republicans, who are sincere advocates of tariff revision and are persistenly talking it. The Senate, too, is exhibiting steady interest in the question, despite the fact that there is little prospect of anything being actually accomplished.

however, may not impossibly redound to Democratic advantage in the Fifty-ninth the present time with a view to further ing his plans for railway rate regulaly opposed to those plans, and it s un derstood that the rate regulation bill, to the accompaniment of loud professions of sympathy, will be quietly

Rev. Tom Dixon has issued an indignant defi to Editor Gonzales to show a single historical inaccuracy in the 'Clansman." Mr. Dixon allows himself to be freely interviewed on the subject, and, indeed, in every way, is proving himself one of the livest advertising agents of the day.

Alfred Austin says he is going to send Roosevelt a little place poem he has recently dashed off. This is the first thing that has happened to make the President sorry he didn't let the war go on.

An arrest is said to be expected in the life insurance cases, the quarry being an eighteen-year-old telephone boy. Needless to say, the McCurdles and McCalls

Mr. McCurdy got very hot under the collar when he felt that Lawyer Hughes was making a fool of him. Apparently, however, he has no objection whateve to being made out a knave. Russian college students may occa-

sionally indulge in rioting and bombthrowing, but it must be said in their favor that they have steadily declined

cently saw Hades in a vision. This confirms common suspicions that the lower regions were located somewhere in that

as you pronounce them, but it was unmistakably the former that recently fell upon the ears of Mr. McCurdy.

That Kentucky gentleman who clams that he can execute people without pain is no doubt referring to his own feelings during the ceremony.

Possibly people have jumped too hastily to conclusions in assuming that Mr. Roosevelt is color-blind. No man so adept as Mr. McCurdy at

the business of nest-feathering, however, could possibly be a fool.

The pocket-picking gentlemen also agree that it was a truly great day.

Municipal Ownership.

Municipal Ownership.

Editor of The Times-Dispatch:
Sir,—I have been away from Richmond a greater part of the last six months, but by reading your paper whenever I had the opportunity (and I was always glad to get it to see what was going on at home) I have not been entirely out of touch with municipal affairs.

I see that the Council proposes to build an electric lighting plant. I hope such an investment by the city will not be made. Mr. Gould and his sister have put a large amount of money (I am told it is as much as 14,00,000) in electric trolleys and electric lights in this vicinity, I do not know whether they bought cheaply or dearly, but it is reported that they were badly "buncoed," and we are all thankful that the fraud was not perpetrated by a Virghlan. The fact is, however, that they have put that enormone sum down here in the Old Dominion and we will all be pleased if they get good return from their capital. Mr. Gould is rying to get his money back by developing the possibilities of the situation in his efforts he proposes to build trolle lines to Ashland, Tapanhanneek, Fredericksburg, down to Northern Neck of Virginia, and to other points which have not yet been mentioned—to prevent his belag "held up" by those in a position to know and thereby buying up the right of way along his proposed routing.

Are we not released to have him do

a position to know and thereby buying up the right of way along his proposed routing.

Are we not pleased to have him do these things? Do we want him to suspend operations? There are other cities that would invite him to come, make contribution of land, give exemption from taxation and, subscribe part of the capital. We haven't offered any of these inducements. On the other hand it is proposed four city fathers propose) to use the city's funds to build a new plant to compete with his investments.

Now, Mr. Editor, that is not fair. Suppose you and I and a large number of citizens of Richmond (for It would take a great many of us) had invested 14.

260,000 in Detroit or Bloux City, or some other city, and as soon as our cash had been irreparably planted there the city government had proposed to duplicate our plant, what would we not have complained; and don't you think we would have just cause for complaint? "Put yourself in his places" that is the best way to distinguish between right and wrons.

Give Mr. Giould a chance. I do not know thin, nor do I know this stater, but I do know that she has done as much real philanthropic work in the way of elevating the American people as any American, and as she uses her fait coade so wisely, I would like to see it

increased by reason of her investment in Richmond, rather than have it reduced by our local legislation.

Again, as a business proposition, if these proposed new feeders to Richmond and built, will they not bring to Richmond and built, will they not bring to Richmond business that will be worth more to us than any such trifling sum as, may be saved by a temporary reduction in the price of electric lights? I say temporary because as a clizen I feel satisfied that this proposed unnatural war will not last long, and in the end we will not lest long, and in the end we will not lest long, and in the end we will not benefit. I for one do not want any more municipal ownership was list streets, parks, markets, eighte houses and schools, but there it should stop it any of your readers approve of this city's extending further its operation of public utilities, such as lighting, telephones and street ars, please ask them to go to France and see the miserable administration of such affairs there. They will return to Richmond radical opponents of the city's operating anything except what is absolutely necessary for the conduct of its affairs. Witness our sas works; does anyone believe that we would stand such service from a private corporation. We have been bragging about the opinion of an expert who tells us that they are obsolete, and we did not even know it. FRED. W. SCOTT.

MORGAN TAKES ISSUE.

His Views, As Opposed to Those of Roosevelt.

Senator John T. Morgan, of Alabama, recently made a statement in Birmingham in which be took issue with President Roosevelt's proposed polley of conferring greater powers for the regulation of railway rates upon the Interstate Commerce Commission. Said Senator Morgan:

"The proposition proposed by the President contomplates, in the judgment of sober-milded men, hothing less than a radical change both in the principle of the foreign and distant power delegated by the constitution and the statute law to the Federal government on the one hand and on the other hand to the States.

"In my judgment, based as it is upon a curreful examination of the situation, it is not likely that the effort to empower the Inter-State Commerce Commission with authority to fix rilway rates will, in the near future at least, result in any definite conclusion. The subject is so large, the interests involved are so conflicting, and the wishes of the people of various sections of the country are so divorse, it is well nigh impossible to reach immediately a satisfactory conclusion in the matter. I hardly think that anybhing definite will be done by Congress for it.

"To filustrate: Railways in Alabama do business in the State under a charter issued by the State Legislature. Suppose now the Inter-State Commerce Commission should fix a rute in this State that would work against the interests of the great mass of the people. The people would then have the right to say that they were oppressed by the railways, and rather than endure the oppression they would revoke the charter. That would put the railway our of business in the State commerce Commission.

"We cannot afford to adopt in this country is prosperous, our people are happy. The nation has been made what it is by the genius of its people, by its free institutes, by the wise by the Inter-State Commerce Commission.

"The whole problem of fixing railway rates is essentially a business in the Gastribution of government of changing over happy. The nation has been made what it is by the geni

THIS DAY IN HISTORY October 20th.

1728-A fire commenced in Copenhagen the capital of Denmark, and last three days; most of the city burn

basket-maker contrived by a sing ular scaffolding of twigs to bring down the weathercock from the old abbey church of St. Albans, in Eng-

land. 1804—Six cardinals were named by the Pope to accompany His Holiness to France for the coronation of Napo-

1796-The University of Oxford and the Marquis of Buckingham each pre-sented 2,000 copies of the Bible for distribution among the French clergy. The ports of Portugal shut against British shipping.

British shipping.

1815—Great hurricane at Jamaica, which continued three days and wrecked one hundred vessels.

1829—Trafalgar Square, London, begun.

1841—A fire broke out in the Tower at London and entirely consumed the boulders called the small armory.

building called the small armory; about 200,000 stands of arms and a great number of trophies of various

great number of trophies of various kinds were destroyed.

1854—Sever: detachments of British guards left London for the Crimea, to fill up casualties caused by the battle of Alma.

1854—Delegates from the Canadian colonies, at a meeting at Quebee, agreed upon the basis of representation in the Canadian confederation.

1874—General Frederick Dent Grant and Ida Marie Honore married in Chicago.

1824—Seventy acres area in Carthage, N. Y. burned, with a property loss of nearly \$1,000,000.

nearly \$1,000,000. 1899—General Jiminez elected President

of the Dominican Republic. 1899—The American yacht Columbia won the third straight race from Sham-

rock,
99-Bouth African Boer War; slege of
Kimberley by the Boers begun; battle of Dundee, in Natal, in which the
British repulsed the Boers; British
iow, 215 in killed and wounded.
Attanso-Japanese
attempt to recapture Lone Tree Hill;
repulsed after furious fighting in thick
darkness.

Japanese captured important post-tion on slope of Ribling Mountain, near Port Arthur; Russians unable to

HEAVY TIMBERS

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Derricks, Large Buildings and other Bouther LONG LEAF YELLOW PINE. our ten yards, covering seven acres, we carry the LARGEST STOCK IN THE STATE, and we respectfully solicit a share of your patronage. WOODWARD & SON, Lumbermen,

Richmond, Va.

10年4

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THE WEATHER

Forecast: Virginia-Showers Friday; cooler in west and north portions: Saturday, fair, colder; fresh southwest to northwest winds.

North Carolina-Partly cloudy Friday; local showers; cooler in west portion; Saturday, fair, cooler; fresh to brisk southwest to northwest winds.

Conditions Yesterday.

| Richmond's weather was partly cloudy and warm. Range of the thermoneter: 9 A M ... 68 6 P. M ... 78 12 Mr. 50 9 P. M ... 78 3 P. M ... 81 12 midnight ... 78 (Average ... 76 1-6.)

Highest temperature yesterday...... Thermometer This Day Last Year

| Conditions in Important Cities. | Char | Chies. | Chies

Miniature Almanac.

 Sun rises
 0:23
 HIGH TIDE

 Sun sets
 5:27
 Morning
 9:09

 Moon rises
 10:45
 Evening
 9:39

TRHYMES FOR TO DAY

This is the age of trade.—News Item.)
This is now the age of trading.
We must trade,or loss our caste—
Trade a book or bill of lading
For a future or a past:
Commerce sweeps from here to Wapping,
Galvanizing all the earth—
Hey you there! Let's do some swapping,
Here's my Jack-knife—what's it worth?

You have got the gift of beauty,
I have got a dollar bill:
Let's exchange them; 'tis our duty,
So let's do it with a will!
I have got a taper inger—
Just the thing you sorely need;
Swap it for your voice to sing a
Song I now can only read.

You have got a sense of humor, Seems to give you lots of fun; Seems to give you lots of run; Trade it for my spotted puma? Are you on? Ah, thanks, 'tis done. Now I'll swamp my trousers For your country-place, your yacht And some cats, if first-rate mousers— Will you do it? What, you'll not!

Ah, my friends, there's no use stopping I'll suspect you're half afraid;
'I'ls our business to keep swapping
Since this is the age of trade.
If you have a friend and know 'im
Square, why trade with him a heap—
Come, what say you to this poem
Which I'll swap you very cheap!
H. S. H.

This Was Another Story. The Lady—And you say that you were doing steady work some time ago? Short story, ch?
Rambling Richard—No'm, second story,—Columbus Dispatch.

Dorothy—"Mamma, can we play wild animals?" Mother—"It is Sunday, child!" Dorothy—"But, can't we play Thompson-Seton-Thompson wild animals? We'll be awful nice and well-behaved, you know!"—Puck. Polite Wild Animals.

. . . Why, Certainly.

"Kind lady." remarked the weary way-farer. "can you oblige me with something to eat?"
"Go the woodshed and take a few chops." replied the kind lady.—Philadel-phia Record.

Heard and Seen in Public Places

Everything heard and seen in public places yesterday and the day before naturally had direct reference to "Roosevelt Day." United States Senator Thos. S. Martin was a conspicuous figure in the parade and on the speakers stand Wednesday. The Senator came to Richmond in a peck of trouble. The manager of his Albemario farm is quite III, and all the business of the place was on the senatorial shoulders. For this reason Mr. Martin had to hurry back home, and as soon as the Masonic Temple banquet was over he made a rush for the Chesapeake and Ohlo afternoon train in order to get home to look after his sick manager and the business of the place. While on his way to the depot the engineer of the Heard and Seen Column callided with him, and in reply to a natural query, the Senator said:

menator said:

"I am delighted, but not at all supprised at the grand ovation Richmond gave the President. Richmond never does anything by halves. It always does the right thing at the right time and in the right way. But, look here; this was not altoether a Richmond affair, but a Virginia affair; more than that, it was a Southern affair. altoether a Richmond affair, but a vir-ginia affair; more than that, it was a Southern affair. Richmond and Virginia have set the pace. All the South will full in line and show its devotion to our great country by its cordial reception of our great President."

Senator Daniel came to town on "Roose-velt Day" and remained over yesterday. Te is never allowed to out his visits to Richmond down to a one day's length. Speaking of the events of Wednesday, Senator Daniel said:

Senator Daniel said:
"I heard every word of the President's speech in the Capitol Square, and I heard has talk at the banquet. Both were in the Square. It was patriolic and thoroughly American. The demonstration in honor of the President of our great courty was in every way worthy of Richmond. A column of words could not express more. To say that a thing is worthy of Richmond is to speak in the superlative."

more. To say that a thing is worthy of Richmond is to speak in the superiative."

Judgs J. J. Ingram, of the Law and Equity Court, heard the President's speech, and sums up his views in the following remarks to the Heard and Seen enquirer: "Mr. Roosevelt in every way demonstrated that he is the President of the whole country; that he is entirely non-sectional and represents America, fully understanding the varying terests of the different sections. His relief to the Confederate sodie, was as handsome and as hones as it was as handsome and as hones as it was deserved. I was especially an increased with the fact that in paying his tribute to the South he was careful into to have misunderstood his own Descripts as a Northern man. Mr. Description to have misunderstood his own Descripts as a Northern man. Ar President of the whole country, as a statesman of the broadest ideas. His ideals are loft and his statesmanish seems to me to be along permanent and lasting lines. I regard him as the nation's ideal President."

Captain John G. Shellhorse, who is the sheriff of the bigsest county in the Commonwealth (Pittsylvania), was registered at the Lexington on Roosevelt. Day," and lingered over yesterday. I came to Richmond on, official husiness, "I came to Rhemmonwealth (Pittsylvania), was registered at the Lexington on Roosevelt Day," and impered over yesterday. I came to Sheriff Shellhorse, "but I shemmath that I made the official business fit in with your Roosevelt Day," and Insert and I heard him speak. I like him. He does not wear anybody's collar, and I think he is an honest man, who speaks right out in meeting, saying what he believes to be the right thing to say, not carries negative and the serior saying what he believes to be the right thing to say, not carries mightly close to mo."

THE "WILL O' THE WISP" MYSTERY.

By NORMAN DUNCAN.

(Copyright, 1905, by Joseph B. Howles.)
His seemed indeed to be an acquaintance worth the cultivating. Nowhere in Newfoundland had I come upon a figure so invitingly grotesque.
He was stubby, and exceeding fat, with a leg lacking and two thumbs too many. My good friend (as he soon became) was of the name of Nicholas Top.
Nathaniel, his foster son, who lived with him, was a mystery.
He was a merry, well-favored boy of 16, or thereabouts, the son of Nick's old skipper, Tom Callaway, who was lost with the Will o' the Wisp off the Labrador coast, when Nathaniel was a lisping child. It was not strange that he should abide with his dead father's mate, the town gossips could account for that. The marvel was that rough old Nick Top, whose coat was never but of the shablest, should deck out the son of Tom Callaway, who was drowned without a dollar to his credit, in a manner so preposterously extravagant.
Nicholas Top was desperately poor; but

worth the cultivating. Nowhere in Newfoundland had I come upon a figure so
invitingly grotesque.

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a leg lacking and two thumbs too many.

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whose coat was never but of the shabblest, should deck out the son of Tom
Callaway, who was drowned without a
dollar to his credit, in a manner so preposterously extravagant.

Nicholas Top was desporately poor; but
thora was no end to that lad's parelto his tweeds and overcoats and: topcoats, to furs and his shoes, to his cravats
and with-not; and each slingle item of
that vast wardrobe must be speckless
and in the fashion, else Nich would
make funding haste to provide another.

The mystery went a deal further. Went
first I dined at the little cottage—it was
nick Top who gave the invitation—I was
utterly bewildered by the strange circumstances of the occasion. At one end of
the table sat Nathaniel, cheery, precise in
speech, squisite in manner; and there
was spread before him, laid on delicate
china and silver and glass, all the delic
encles that St. John might have offered
a nabob at that season, at the others
ware, with but a bottle of rum to grace
it all. The third chair was seet at Nicholas's end of the table; and the guest, to
his chagrin, was invited to partake of
Nicholas's fare of salt-junk and
card Nicholas' "Rell not there,"

"I'm, says I, 'what way son,' says he.

"I'm, cather-" Nathaniel began,

"Mr. Cather-" Nathaniel began,

"Mr. Cather's t'dinner with me!" thundered Nicholas' "Rell not here,"

"I've lived he she should began,

"Mr. Cather's t'dinner with me!" thund

his chagrin, was invited to partake of Nicholas's fare of salt-junk and cabbage.

"Mr. Cather's t' dinner with me!" thundered Nicholas. "He'll not have a bite o' that fresh beef. Mr. Cather knows old Nicholas Top's toe poor t' have fresh beef. Mr. Cather didn't come lookin' for fresh beef. He'll not have a bite of 't—mot a bite!"

Nor had I. But when next I sat at table with them it was as the guest of young Nathaniel; my place was at his side—within the glitter of his jewels—and my fare, which was of the best, was topped off with a bottle of wine in lace of the hard rum. As before, Nicholas pariook of cabbage and salt-junk.

He occasionally looked me in the eye with an air of deepest cunning and mystery. Then he pointed down—whether to the cellar or to the bowels of the earth there was no telling—and nodded in a way most knowing. "It paid for," said he, hoarsely, "Never

the cellar or to the bowels of the earth there was no telling—and nodded in a way most knowing.

"It paid for," said he, hoarsely. "Never you fear—it's all paid for,"

It was not long before I perceived that I was no longer cultivating the friendship of Nicholas Top—that he, indeed, was cultivating mine, and most assiduously. This was coincident with a sudden development of some mortal affection of the heart. The surgeons had told him (as he confided to me at the Anchor and Chain) that he was "like i' go t' Kingdom Come afore he knowed it." It took no extraordinary perspicacity to discover that he had chosen me as a prospective guardian for the lad, concerning whose future he was evidently much troubled. With fils plan, when it was at last frankly stated, I readily fell in; for I was fond of the lad, and had no son of my own.

One night in early winter I was summoned in haste to Nicholas Top's bedside, There has been a setzure, and he was greatly alarmed for his life. I found him propoed up in bed, purple and gasping.

"Mr. Cather, sir." Nicholas began, speaking in haste. "you'll take my lad?" He was eager for a positive answer.

"Yes." I repiled. "You may depend upon me." of the la "You may depend up no for a signed to be made a gen-

had chosen me as a prospective guardian for the lad, concerning whose future by was evidently much troubled. With this plan, when it was at last frankly stated, I readily fell in; for I was fond of the lad, and had no son of my own. One night in early winter I was summoned in haste to Nicholas Toy's bedside. There has been a setzure, and he was greatly alarmed for his life. I found him propoed up in bed, purple and gasping. "Mr. Cather, str." Nicholas began, speaking in haste, "you'll take my lad?" He was eager for a positive answer. "Yes." I ropiled. "You may depend upon me." "Yes." I ropiled. "You may depend upon me." "Ah." he sighed, "he'll be made a gentlepan of, will Nathaniel." "I was male; an' we had a crew, all hands, o' G men. The gale cotched us off Labrador, tenday was skipper, an' I was male; an' we had a crew, all hands, o' G men. The gale cotched us off Labrador, tenday out. Lor!" 'twas a hard gale, that a wind full o' frost an' snow—the seas as high as the truck o' the foremast o' that old Will o' the Wisp. "Don't ask me what happened. I don't know nothin' about it. Don't you go askin' me! I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I didn't hear them poor men soreech. I'm not sayin' I make the make the money

"'Aye,' says I, 'drownin' t'other side o' the rocks," ''Nick,' Tom whines, 'I didn't do it a purpose, No, I didn't, Nick. You can't say I done that.
"'' A purpose!' says I. 'I'm not sayin' you did."
"'You can't. Nick.' I

"Aye, Nick,' says he, takin' a little there.'
"Tom,' says I. 'you give me that paper. If I lives, I'll make a gentleman out o' that lad."
"Yill you swear t' that?' says he, "I'll mile, says I, an' I did.
"Tom,' says I, what'd you go an' saj you'd wreck that schooner for?"
"I loved my son,' says he, "You loved him too much, says I, "Yaye,' says he, "But I'll pay for at he gets, hays he, 'In hell!"
"Twas the next sea that carried him fair off the rock and drowned him with the rost o' the crew t' leeward.
"Hist!" he said, of a sudden, 'Lift me up! Lift me up. I'm not breathin free. Come close, sir-come closer yeb Hist! I've done an evil thing since then-a rasscally thing, Mr. Cather, for the sake o' Tom Callaway's son an' the oath took, Week in an' week out, from year' end t' year's end, I've been blackmailin the owner o' that ship! Hist! Bend you car, Mr. Cather. I'll whisper his name Illst!"

He whispered the name of the man.
"What!" I cried. "It was not the Hors

car, Mr. Cather. I'll whisper his name Hist!"

He whispered the name of the man. "What!" I cried. "It was not the Hors orable Mr.—"

"Hist!" he interrupted.! "Twas he "Twas that same honorable gentleman He's growed into a big bug since the days o' the Will o' the Wisp. Feel under the pilow, Mr. Cather, Have yot got Tom Callaway's Bible? Aye? The paper's within. Take the oath, Mr. Cather, that you'll make a gentieman defined that the car of callaway's son."

I'did so without hesitation.

'Twill be easy t' get the money.' Nicholas went on. "He've a wenderful fear o' excosure, has that honorable gentleman. Tell him that old Nicholas Tof left that paper t' you. He'll find a wait to put the money in your hand. Give him downer, make an grub, an' music, an' dancin' an joolery. Make a gentieman of him, Mr. Cather—just like I done."

I wan silent.

"It's paid for," Nicholas gasped, point ing downward. "It's all paid for by Tor Callaway."

He said no more for a long time.

SHE ACCIDENTALLY SHOT HER SWEETHEART

Injured in Fairmont, W. Va.

(Special to The Times-Dispatch.) WHEELING, W. VA., October 19 .-James Lorton Rowan, of Roanoke, Va., was shot and probably fatally last even-Va., by his sweeting at Fairmont, W. ing at Fairmont, W. Va., by his sweetreart, Miss Nellie Rowzee, while they
were shooting at a target. Rowan was
standing near a stump twenty feet distant from the woman. The rifie turned
in her hand and was accidently distharged. The builet entered Rowan's
cheek bone beneath his left eye, and
lodged in his head. He will lose the
sight of the eye, and his general condition is critical.

Rowan is employed in the auditor's
office of the Norfolk and Western Ralioffice of the Norfolk and Western Ralioffice of the Norfolk and Western Ralivisit to his sweetheart, at Fairmont, and
he intended returning yesterday. Miss
Rowzee is prostrated.

Richmonders in New York. heart, Miss Nellie Rowzee, while they

Richmonders in New York. (Special to The Times-Dispatch,)
NEW YORK, October 19,—Holland—Miss
J, Lyon, Hoftman—G, C, Bidgood, New
Amsterdan—C, R, Dally, Broadway Cenral—L, D. Dettelbach, Grand—C, C, Reed,
Jotel Asior—P, L. Porter and wife, J, H,
Jrubbs and wife,

Young Roanoke Man is Seriously Granted a Divorce From Lieuten-

(By Associated Press.) LEAVENWORTH, KAN., Oct. LEAVENWORTH, KAN., Oct. 18.—
The divorce suit of Conception Vasquez, the Iflipino woman, against First Lieutenant Sidney S, Burbank, Sixth Infantry, which has attracted much attention in the army, has been decided in the first of Mrs. Burbank, Word reached the control of Mrs. Burba



The mail bag is a safe, sure chan-el for the dollars that should be Send some our way to-day—by glatered latter or money order— nd start the bank account you nght to possess.

We pay 8 per cent. compound in-We give mail depositors our most puritous and prompt attention. You will enjoy all the privileges and all the protection afforded those who bank personally.

Planters' National Bank, Savings Department, Main and Twelfth Sta., Richmond, Va.

Capital, \$300,000. Surplus and Profits, \$900,000

Richmond (& Sub-) ONE |ONE YEAR WEEK. In Advance

Entered January 27, 1903, at Richmond, Va., as second-class matter, under act of Congress of March 3, 1879.

FRIDAY, OCTOBER 20, 1905.

A Municipal Experiment. In another column will be found a communication from Mr. Fred. W. Scott on the subject of municipal ownership and operation, which we commend to the serious consideration of such members of ing an electric lighting plant. Mr. Scott says that he wants no more municipal

"It is proper," says he, "that the city

This does not fully express his view. for we know that he thinks the city chould continue to own its water works and gas works, but he is opposed to any extension of municipal operation of public utilities. This as a general proposition. But he is especially opposed to the grection of a municipal electric lighting plant. for the reason that it would be an injussister, who have made large investments in this city and section. He learns that their investments amount to \$4,000,000, and as a discreet business man, and a large The Goulds also propose to build the Northern Neck of Virginia, thus opening up a rich section to Richmond trade, encouraged, and not offended by the erection of a municipal plant, which plant already in operation and destroy its earnings. Mr. Scott declares that such

uld be unfair and unwise. We have had the views of many promient citizens who have the welfare of Richmond at heart, and we have yet to Mr. Scott. They believe, as' we believe, that Mr. Gould's good will is worth far more to this community than any paltry sum that can be earned by a municipal electric lighting plant, and who knows 4 would be an experiment and in making it we would run the risk of estranging who is spending millions of dollars in Richmond development. Such a policy would be stupid and foolhardy. It would invitation to Mr. Gould to sell

ploiting his enterprise,

of college education for women has again Holyoke recently rushed into fame-real still further forward into the limelight, She says that college is no place to fit a girl for marriage. The wedded state, she declares, is an occupation in itself, while

studying plain sewing, preserving and the underlying causes of colic. Even then where an expert knowledge of fancy doubtedly prove handy to young wives kept out late "on unavoldable businers."

among her sex, she "cannot but think that the superlative fascination of that to aid the election of the Democratic

THE FILIPPINO WOMAN HAS WON HER SUIT

ant Burbank, Who Is Being Court-Martialed.

Princely.

The Maid—What salary is the old man giving you?

The New Chauffeur—Seventy-five of month and fines!—Puck.

and melections the secondary and